

**POVERTY ALLEVIATION OF THE CREDIT
BENEFICIARIES BY THE DEPARTMENT
OF YOUTH DEVELOPMENT**

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**POVERTY ALLEVIATION OF THE CREDIT
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OF YOUTH DEVELOPMENT**

BY

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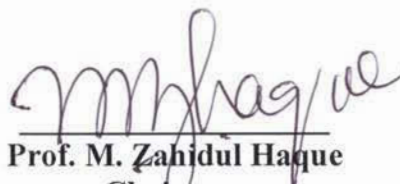
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This is to certify that thesis entitled, "**POVERTY ALLEVIATION OF THE CREDIT BENEFICIARIES BY THE DEPARTMENT OF YOUTH DEVELOPMENT**" submitted to the Faculty of Agriculture, Sher-e-Bangla Agricultural University, Dhaka in partial fulfillment of the requirements for the degree of MASTER OF SCIENCE IN AGRICULTURAL EXTENSION AND INFORMATION SYSTEM, embodies the result of a piece of bona fide research work carried out by Md. Nasir Uddin Rana, Registration No. 00826 under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

I further certify that such help or source of information, as has been availed of during the course of this investigation has been duly acknowledged.



Dated:
Place: Dhaka, Bangladesh

Assoc. Prof. Dr. Md. Sekender Ali
Supervisor

Dedicated

To

**My Family
&
Friends**

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**POVERTY ALLEVIATION OF THE CREDIT BENEFICIARIES BY THE
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Md. Nasir Uddin Rana

ABSTRACT

The main purpose of the study was to determine poverty alleviation of the credit beneficiaries by the Department of Youth Development. Attempts were also made to determine ten selected characteristics of the beneficiaries and their relationship with poverty alleviation and to identify the problems faced by the beneficiaries in receiving and utilizing the credit. Twenty income sources were considered in this study for determining the poverty alleviation of the beneficiaries. Data were collected from a sample of 100 beneficiaries of the six villages of two unions of Sadar upazila of Barisal district. Pearson's correlation co-efficient was used to determine the relationships between the selected characteristics of the beneficiaries with their poverty alleviation. Thirty seven percent of the respondents had low poverty alleviation while almost equal proportion (35 percent) of the beneficiaries had medium and 28 percent of the respondents had high poverty alleviation. Beneficiaries' education, training exposure, duration of involvement of DYD, credit received, organizational participation, cosmopolitaness and attitude towards DYD had positive significant relationship with poverty alleviation while family size had negative significant relationship with the poverty alleviation. The other characteristics such as age and farm size of the beneficiaries were not significantly related with their poverty alleviation. According to problem faced index (PFI), 'new loan is not issued until final repayment of instalments' ranked first followed by 'insufficient amount of credit as per demand' and the 'total amount of credit could not be used properly due to shortage of grace period'.

CHAPTER 1

INTRODUCTION

1.1 Background Information

Like other developing countries of the world Bangladesh has been engaged in economic and social development programmes to pull the people out of the circle of poverty and ignorance. In the development process, particularly of the less developed countries, rural sector plays a vital role because most of the people in these countries live in rural areas. Bangladesh faces manifold problems of poverty such as landlessness, unemployment, illiteracy, superstition, low productivity, river erosion, malnutrition and vulnerability to frequent natural disasters. Realizing this issue, Bangladesh places special priority on socio-economic development process, and many government and non-government organizations (NGOs) have undertaken massive development programmes of poverty alleviation. Initiatives are being taken by Government and non-government organizations to undertake different projects and programmes for involving the landless and marginal farm families in the income generating activities and thereby enabling them to participate in the national economic development.

The survival in extreme poverty depends not only on one's own efforts but also on co-operation and assistance from others. The complex interaction of these ties result in various forms of economic transaction and development support viz. credit support, training support, technical support, creation of awareness and so on.

Bangladesh is encircled in the vicious cycle of poverty. As for our national problem, adjunct poverty exists side by side with pockets of affluence. Indeed half of the population is in the poverty trap. Poverty is a complex and manifold term, varying in intensities from nation to nation, state to state, person to person. Yet we are to conquer poverty; some kind of common global platform has to be forged. The poor are not unproductive. In truth, they are the more productive segment of

the population (Yunus, 1983). Access to credit is an important mechanism for the poor to improve and protect their food security. In the short term, credit enables the poor to weather shocks without selling production assets, which would make them more vulnerable to future hardships. In the long term, credit can enable the poor to invest in productive assets and adopt new technologies and farming methods to increase their production (Anderson, 1995).

In the economic literature credit has been assigned a docile, passive role of being the lubricant or facilitator of trade, commerce and industry. But credit, in reality plays a more powerful economic, social and political role than the economists, have admitted. Credit is a powerful weapon. Any body possessing this weapon is certainly better equipped to maneuver the process around him to his best advantage (Yunus, 1987).

Poverty alleviation in a country like Bangladesh is a difficult as well as a challenging task. Considering the importance of the problem, both in the pre and post independent Bangladesh, governments have accorded top priority to poverty alleviation programme. Immediately after the independence of Bangladesh, non-government organizations (NGOs) have emerged as significant development partners working hand in hand with government agencies in the nation's poverty alleviation endeavor. Bangladesh Rural Advancement Committee (BRAC), Proshika Manobik Uniayan Kendra, Swanirvar Bangladesh, Grameen Bank and Association for Social Advancement (ASA) are among some of those organizations which claim to have success stories in the field of poverty alleviation but rural development experts of the different local non-government organizations felt that the developmental efforts of different government and non-government organizations were traditional, bureaucratic and unsystematic and failed to bring about the desired result. It was also observed that the development approach which was designed to provide benefit to the betterment of people of

the society. The whole of the community was not benefited from this development effort. It was realized that any sort of development could not bring about any permanent benefit to the poor unless the social structure was changed. After realization this aspects Bangladesh government established some credit programme for the vulnerable poor through Department of Youth Development (DYD). Since then, it has been engaged in development activities of Bangladesh and has accepted the challenge for development of the socio-economic condition of the poor and youth people. The development efforts have been directed towards the solution of problems in respect of economic growth through undertaking viable income generating activities. It also helps in attaining self reliance, equitable distribution and proper utilization of resources through skill development and creating a sound base for socio-economic development.

1.2 Statement of the Problem

In view of eradication poverty government has taken different sectored programs since independence. The programs are aimed to increase employment generation, provide housing, accelerate income generation, improve health condition, uplift housing condition, eradicate illiteracy, provide micro-credit and so on. All these programs have been designed to fight poverty collectively.

Involvement of rural poor in credit programme of Department of Youth Development is expected to uplift their lives in personal, social and economic dimensions by increasing access to and control over resources. In the process of implementing poverty reduction programme of this department, it is necessary to investigate the extent of achievement as per its objectives. The study attempts to find out the answers to the following research questions:

1. What is the extent of poverty alleviation by the credit programme of DYD?
2. What are the personal characteristics of the rural landless youth?
3. What relationship exists between the selected characteristics of the beneficiaries and their poverty alleviation?
4. What are the problems faced by the beneficiaries of DYD in receiving and utilizing of credit?

In order to satisfy the above queries, a research study entitled, "Poverty Alleviation of the Credit Beneficiaries by the Department of Youth Development" was undertaken.

1.3 Objectives of the study

The following objectives were formulated in order to give proper direction to the study:

1. To ascertain the extent of poverty alleviation of the beneficiaries participating in the credit programme of the Department of Youth Development;
2. To determine and describe some of the selected characteristics of the beneficiaries participating in credit programme of the Department of Youth Development;
3. To explore the relationship between the selected characteristics of the beneficiaries and poverty alleviation of the credit beneficiaries by the Department of Youth Development; and
4. To identify the severity of problems faced by the beneficiaries in receiving and utilizing the credit.

1.4 Justification of the Study

Eradication of poverty, mitigate hunger, providing house to the homeless people, sustainable development in agriculture and communication, environmental protection, supplying micro-credit to the poorer section of the society, development of human resources are some of the major preconditions for the development of nation. Government of Bangladesh through its various agencies has been making efforts to meet up the above requirements as the pre-requisite for socio-economic development since independence. Government of Bangladesh is working hard in many sectors to improve the socio-economic conditions of the have-not class of the country. As they do not have sufficient employment opportunities and income earning sources to maintain their livelihood, they are the vulnerable class of the society and through their involvement with GOB rehabilitating activities they are expected to uplift their personal, social and economic dimensions by increasing their access and control over resources.

Different ministries and departments of GOB are now implementing many projects in the country. They are working at the grass root level for poverty alleviation. GOB has introduced and has been implementing a number of sectoral programs such as distribution of khas land among the landless people, providing housing facilities to the homeless families through *Adarsha Gram* and *Ashrayan* projects, social safety net programs for the poor i.e. VGD, VGF, RMP, oldhood and widowhood allowance, FFW, food for education, stipend for poor primary students, stipend for secondary girls' students, agricultural rehabilitation program, health care and sanitation, livestock, fisheries and agricultural extension service, training and employing youth, women development activity etc. All those programs are aimed at acquiring sustainable development through poverty alleviation.

The researcher felt the need to conduct research regarding the impact of different government agencies' poverty alleviation programs. Considering the time and resource constraints, among the important poverty alleviation programs, only credit programme of the Department of Youth Development has been selected for the study. Though a number of NGOs are now implementing different types of poverty alleviation and social development project, the researcher has keen interest to investigate the impact of the program of poverty alleviation which is implemented by Bangladesh government. So, the researcher selected this title for the study.

1.5 Statement of the Hypothesis

A hypothesis simply means a mere assumption or some supposition to be proved or disproved. But for a researcher, hypothesis is a formal question that he intends to resolve. According to Kerlinger (1973) "A hypothesis is a conjectural statement of the relation between two or more variables. Hypothesis are always in declarative sentence form and they related either generally or specifically variables to variables." As defined by Goode and Hatt (1952) "A hypothesis is a proposition which can be put to test to determine its validity. It may be contrary to or in accord with the common sense. It deals to an empirical test." In broad sense, hypothesis may be divided into two categories, (a) research hypothesis (H_i) and (b) null hypothesis (H_o). However, for the present study the hypotheses were formulated in null form.

The following null hypothesis was formulated to explore the relationship between Poverty Alleviation of the Credit Beneficiaries by the Department of Youth Development and their selected characteristics.

"There is no relationship between the selected characteristics of the beneficiaries and poverty alleviation of the credit beneficiaries by the Department of Youth Development."

1.6 Assumptions of the study

"An assumption is the supposition that an apparent fact or principle is true in the light of the available evidence (Goode, 1945)." The researcher had the following assumptions in mind while undertaking this study:

1. The respondents were capable of furnishing proper responses to the questions contained in the interview schedule.
2. The responses furnished by the respondents were valid and reliable.
3. Information furnished by the beneficiaries, included in the sample, were the representative of the whole population of the study area.
4. The researcher who personally collected data well adjusted himself to the social environment of the study area. Hence the data collected from the respondents were free from interviewer bias.
5. The selected characteristics of the beneficiaries and the extent of poverty alleviation of this study were normally and independently distributed with their respective means and standard deviation.
6. The findings of the study are expected to be useful for planning and execution of various programmes in connection with the rural poverty alleviation activities of the country especially poverty alleviation programmes to be implemented by Bangladesh government.

1.7 Limitations of the study

Considering time, money and other necessary resources available to the researcher and to make the study meaningful and manageable from the point of view of research, some restrictions strictly followed in this study were as follows:

1. The study was confined to six villages of two unions under sadar upazila of Barisal district.
2. There were many landless rural people in the study area, but only the rural people involved in the credit programme of Department of Youth Development were considered for this study.

3. Characteristics of the beneficiaries were many and varied but only 10 characteristics were selected for this study.
4. For information about the study, the researcher depended on data as given by the selected beneficiaries of this programme during data collection.

Findings of the study will be particularly applicable to the beneficiaries of the study area. However, the findings may also have relevance to other areas of Bangladesh where the physical, socio-economic and cultural conditions do not differ much from those of the study area and where similar activities are on going. Thus, the findings are expected to be useful to the researchers, planners, policy makers, extension workers, and beneficiaries of government agencies and NGOs of Bangladesh.

1.8 Definition of Terms

For clarity of understanding, certain terms frequently used throughout the study are defined and interpreted as below:

Poverty: Absolute poverty is defined as the income level below which even minimum standards of nutrition; shelter and personal amenities cannot be maintained.

Poverty line I: It is defined as daily intake of 2122 k.cal. per person.

Poverty line II: It is defined as daily intake of 1805 k.cal. per person.

Poverty line I and II are used by BBS.

Dollar poverty: This type of poverty is measured by the figure of dollar earned by an individual on daily basis. If a person earns below one dollar per day she/he is considered as a poor person.

Poverty alleviation: The term refers to bring about such changes on an increasing trend in different aspects of economic and social development starting from a level below which minimum standard of living like food, cloth, shelter and personal amenities cannot be maintained

Problem: Problem means any difficult situation which requires some action to minimize the gap between "what ought to be" and "what is".

Beneficiary: Beneficiaries are those who get benefit from the credit programme of youth department directly. Poor rural people involved in different activities under this programme were termed as beneficiaries.

Micro-credit: Professor Dr. M. Yunus of the Grameen Bank has innovated a system of credit delivery to the poor without collateral, popularly known as micro-credit. Moreover, the system that provides small credit without collateral in group based approach to the poor for creating self-employment with a view to alleviating poverty is called Micro-credit.

Change: It refers to the improvement or deterioration of the respondents in various aspects of the beneficiaries.

Age: It is defined as the period of time from the birth of a beneficiary to the time of interview.

Education: Education is defined as the ability of an individual to read and write or formal education received up to a certain standard.

Family size: It refers to the number of individuals in the participating beneficiary's family.

Farm size: It refers to the total area on which a respondent's family carries on farming operation, the area being estimated in terms of full benefit to the beneficiary's family.

Cosmopolitaness: The orientation of an individual external to her/his own social environment.

Credit received: It refers to the amount of money received by him/her as credit from Department of Youth Development and other sources during the previous year

Participation: Participation refers to the extent of involving and performing the recommended activities of Department of Youth Development by the beneficiaries during the years preceding the interview.

Organizational participation: It is defined as an association of two or more persons which have at least one face to face meeting in a year. Participation in an organization refers to his taking part in the organization as ordinary member, executive committee member or officer.

Training received: This refers to the training which an individual received from any government and non-government organization for betterment of their livelihood. Each training was given attention by considering its duration. In this study training on technical matters of various technologies were taken into consideration.

- I. **Attitude towards Department of Youth Development:** An attitude may be defined as predisposition to act towards an object in a certain manner. It is an enduring psychological system consisting of three interacting components which may be classified as:
 - II. Cognitive component- the beliefs about the objects.
 - III. The feeling component – the affect connected with the object, and
 - IV. The predisposition or action tendency component-the predisposition to take action with respect to the object.

The term attitude towards Department of Youth Development of a respondent is, therefore, used to refer to her/his beliefs, feelings and action tendencies towards the various aspects of its credit programme

CHAPTER 2

REVIEW OF LITERATURE

This chapter deals with a brief review of previous research studies relating to the concept of poverty and impact of poverty alleviating activities. Studies directly pertaining to the socio-economic development of people participating in any NGO or GO program are limited in number.

The researcher has tried his best to collect needful information through searching relevant studies. Studies about poverty alleviation program through Department of Youth Development among the rural poor are not readily available or if any, very few in number. The researcher tried to gather information related to concepts of poverty and landlessness and also related to poverty alleviation program taken by government through Department of Youth Development.

2.1.1 Concepts related to absolute poverty

There are several concepts of poverty. However, all of these concepts may not be applicable for identification of the poor and for measuring the incidence of poverty in Bangladesh. To identify poor people numerous words and expressions have been used around the world. Rahnema (1993) pointed out that in Persia for instance, there are more than 30 words for naming those who, for one reason or another, are perceived as poor.

Nawaz (2000) said that in the case of non-food items minimum requirements are determined based on rough ideas and it is very difficult to determine such minimum requirement. In a practical situation the assumptions made be contradictory. Depending on the locations of transactions whether are metropolitan, urban and rural the cost of items of basic needs may vary.

Nawaz (2000) also said that absolute poverty is a situation in which a person's consumption fails to meet the minimum daily requirements necessary for the normal functioning of a body. He also says that the subsistence concept of poverty has some limitations and include the fact that when a household survey is used per capita calorie consumption is calculated by averaging intra-household consumption that does not take into account intra-household variations in real intakes. That is to say, various members of a family have different energy needs depending on age and occupation.

Sen (1981) argued that for determination of subsistence poverty, the nutritional requirement is an important source. Even without going through the intermediary of income, the subsistence concept of poverty can be measured through the nutritional requirement. Although poverty has many faces and nutrition is only one aspect of poverty, it is an important subject in developing countries.

Sen (1981) also defined absolute poverty in terms of the biological approach, the ability of an individual or household to achieve a minimum daily nutritional requirement.

Srinivasan and Bardhan (1974) indicated that sometimes the poor get an inferior brand of commodity compared to the rich through paying more.

Rein (1970) defined poverty as lack of the income needed to acquire the minimum necessities of life. The minimum necessity is the amount needed to sustain life.

Rein (1970) also argued that the nutritional requirement of a person is dependent not only on expert definition but also on the actual living system of that person in their society.

2.1.2 Relative concept of poverty

Gardener and Lewis (1996) defined poverty as a state in which people are denied access to the material, social and emotional necessities of life. Poverty is first and foremost a social relationship, the result of inequality and disempowerment.

Alam (1993) said relative poverty is considered as a relative deprivation of income emerging from unequal distribution of resources.

Townsend (1984) pointed out that if the conceptualization of absolute poverty through the medium of subsistence or basic needs poses problems then the attempt to define 'relative' poverty poses problems too. He further indicates that in relation to inequality, occasionally this concept has been expressed very crudely. In many third world countries most of the rural people cannot afford the basic minimum requirement of two square meals, but the relative approach to poverty does not indicate the status of accomplishment of this basic requirements. To demarcate between poor and non-poor there is no objective method of determining the cut off point in the relative approach.

Chambers (1983) termed poverty as an interlinked and integrated concept, which involves cluster of disadvantages. According to him poor people are perceived to suffer many forms of deprivation, which lead to lack of income and wealth but also social inferiority, physical weakness, disability and sickness, vulnerability, physical and social isolation, powerlessness and humiliation. He termed all these as a deprivation trap (Figure 2.1).

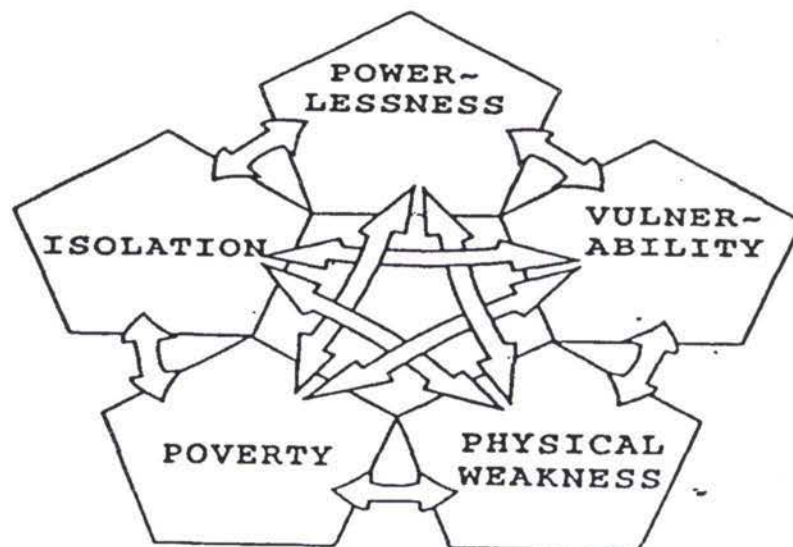


Fig. 2.1 The deprivation trap (Source: Chambers, 1983)

Rein (1970) said poverty cannot be understood by isolating the poor. The study of the poor then depends on an understanding of the level of living of the rich, since it is these conditions relative to each other that are critical in the concept of inequality.

Townsend (1970) postulated that poverty must be regarded as a general form of relative deprivation, which is the effect of misdistribution of resources.

2.1.3 Basic needs approach

Another concept of poverty is the 'basic needs' approach. The concept of 'basic needs' is not new, but it has evolved over recent decades due to the increasing poverty and inequality in the third world (Nawaz, 2000). First of all the 'basic needs' approach was officially sponsored by the ILO in the mid seventies, and then the World Bank and later the Brandt report 1980 incorporated it (Townsend, 1984).

Streeten *et.al.* (1981) and Stewart (1985) also advocated the basic needs approach for measuring poverty.

Rao (1977) pointed out that poverty has to be defined in respect of deficiency in the whole living situation which includes energy requirements, balanced diet and the other components of basic needs essential for human existence at a tolerable level.

According to Khan (1977) the basic needs bundle constitutes foods, clothing, shelter, health, education, drinking water and contraceptives. For Bangladeshi people, he estimated the acceptable quantities of per capita requirements of each of those items independently and the poverty line constitutes the cost of the acceptable bundle of these basic needs. Persons defined as poor are those who have inadequate incomes to meet the cost of this bundle.

Srinivasan (1977) argued that instead of estimating specific requirements independently, the quantification of basic needs should be in terms of a bundle of things together, because of the complimentary and substitution possibilities of the basic need items.

According to the ILO (1976), basic needs can be absolute or relative but at first meeting basic needs should be addressed in the absolute sense. Basic needs includes first, certain minimum requirements for a family such as adequate food, shelter, clothing, certain household equipment and furniture; and second, essential services for the community such as safe drinking water, sanitation, public transport, health, education and cultural facilities. It is often accepted that to transform social structure the need also includes an initial redistribution of assets, especially land (ILO, 1976)

2.1.4 Absolute versus relative poverty

There has been a debate for a long time over whether poverty is absolute or relative in nature. Townsend (1970) indicates that needs which are believed to be absolute concept of poverty there is always a relative component. When absolute poverty is measured absolute factors are usually based on some valuation of the welfare and values of society as a whole. In contrast relative poverty is also not self sufficient in explaining poverty. In explaining the incidence of poverty both absolute and relative approaches are significant because they are not isolated concepts, rather they are mutually related. Dorothy (1972) pointed out that it is advisable to add both in the concept of poverty.

To escape from the confusion between absolute and relative poverty Rodgers (1984) changes the terminology. He uses two different terms: cardinal and ordinal poverty. By the cardinal poverty he indicates a bundle of economic, social and cultural goods, services and possibilities. By ordinal poverty he indicates a comparison between different members of society in respect of their access to what is considered good or useful in that particular society.

2.1.5 Recent concept and information about poverty

Palli Daridra Bimochon Foundation (PDBF) has given a definition of poor person. PDBF is an autonomous organization under the Ministry of Local Government, Rural Development and Co-operatives, GOB. According to PDBF (2001) the person whose family income is lower than Tk 3000 per month and whose family farm size is not more than 0.50 acre and whose main source of income is physical labor is termed as poor.

Muzaffar (2001) said that it is of course true that in the past 50 years poverty has fallen more than the previous 500 years. And it has been reduced in some respects in almost all countries.

World Bank (2001) revealed that 1.2 billion people live on less than US\$ 1 a day. UNDP (2001) also corroborate this information. The World Bank report also says that the USA gives its 0.1 per cent of GDP to the poor countries. In rich countries 1000 persons have 580 cars while in poor ones 1000 persons have only 10 cars. One thousand farmers own 927 tractors in rich countries while 5 own in poor countries. The World Bank report says that the poor states are proceeding only in smoking.

BBS (1999) revealed that the number of poor population in urban area was 49.7 per cent and in rural area was 47.1 per cent below absolute poverty line in 1995-1996. At that same time the population below extremely poverty line was 27.3 per cent in urban area and 24.6 per cent in rural area in 1999, the national level per cent of population under poverty line reduced to 44.7 per cent from 47.1 per cent of 1996 estimation.

The World Bank (1990) used a universal poverty line, which ranged from US\$ 275 to US\$ 370 per person per year calculated at constant 1985 purchasing power parity prices. The United Nations also defines poverty as the situation of those who have less than US\$ 400 per year to live on that means, those who are trying to survive on a little over one dollar per day.

Afsar (1994) revealed that among the poor people the ratio of female poor and male poor was 6:4. That means female is the most poverty stricken portion of the society.

2.1.6 Causes of poverty: Some past research findings and experts' opinion

Muzaffar (2001) said why there is still so much poverty in the world when we have both the knowledge and the techniques to eliminate poverty forever from the face of the earth. The misallocation of resources arising from long priorities is undoubtedly one of the major causes of absolute poverty. South Asia, for instance, spent 15 billion on the military in 1995, more than what it would cost annually to achieve basic health and nutrition for all worldwide. Sub-Saharan Africa spent 8 billion, about the same as the estimated annual cost of achieving universal access to safe water and sanitation in all developing countries and East Asia spent 51 billion, nine times the annual amount needed to ensure basic education for all (UNDP, 1997).

Halder (2001) said that the causes for becoming extreme poor include river erosion, land redistribution and family breakup, flood, bad habit of household heads and inherited poverty.

Khan (2001) said that NGOs have already chosen their alternative programs like health and family planning, non-formal primary education, credit and savings, income generation, women's issue, environmental problem, disaster management, human rights. All of the above are the causes of insufficient food or nutrition income or education, which may be responsible for poverty.

Nawaz (2000) said that the main causes of poverty in Bangladesh are: scarcity of land, lack of skills, malnutrition, lack of access to the means of production and resources, with a resultant lack of scope for economic activity and employment, vulnerability to repeated natural disasters and unequal distribution of productive assets, especially land.

UNDP (1998) revealed that in Brazil the poorest, 50 per cent of the population received 18 per cent of the national income in 1960, falling to 11.6 per cent in 1995. The richest 10 per cent received 54 per cent of the national income in 1960, rising to 63 per cent in 1995.

Sen (1995) pointed out that the landless and functionally landless category (50 per cent of households) receive only 17 per cent of total institutional credit, while households in the large and medium land owning category which constitute 20 per cent of total households receive 50 per cent of the total volume of institutional credit.

2.1.7 How to reduce poverty: Review of some research findings and experts' opinion

Muzzaffar (2001) said that this is why the great task that awaits us in the 21st century is to provide a moral foundation and a moral framework to the monumental challenge of eradicating poverty. Indeed all-economic endeavors should be guided by spiritual and moral criteria. The spiritual-moral imperatives that should impact upon efforts to eradicate poverty and transform the economy show convincingly that religion is not just confined to charity. Indeed, the religious view of justice and human dignity, poverty understood and applied, is far more comprehensive and holistic than any secular idea of economic and social transformation it seeks embraces the very purpose of human life and the ultimate destiny of the human being.

Muzaffar (2001) also said that more specifically in the context of the struggle against poverty, spiritual and religious leaders should take a strong moral position against the two extremes; the abject poverty, which is the fate of millions and millions human being, and the opulent extravagance, which has become the indulgence of a small but influential global elite. Allowing such a huge proportion of the human family to languish in poverty is not only immoral, it is also dehumanizing. It dehumanizes not only the poor but also the rest of us who were witness to their suffering and misery. Our failure to liberate them from their poverty is a betrayal of our humanity.

Ali (2001) said the attempt to rank the relative impact of various anti-poverty policy instruments yields the following results. Development of human capital has the largest impact on poverty, followed by investments in physical infrastructures such as road and electricity. The role of new HYV technology comes next in importance. While the existing studies show some positive income effects of micro credit, the elasticity is typically low, possibly reflective of the low productivity that characterizes most of the activities financed by it.

Khan (2001) pointed out that the credit and saving is a very effective tool of poverty alleviation. The essence of credit program in Bangladesh is the sole contribution of NGOs like Grameen Bank, BRAC, Proshika, Caritas etc. By the mid-nineties the credit program turned as a pragmatic way. An increasing trend of credit program by mainstream NGOs has almost abandoned all other program except credit. Khan also says special credit activities of Govt. agencies are yet to reach the majority of the rural poor. By taking the advantage of rural infrastructure few big NGOs disbursed the 91 per cent of that credit in the country. He also argues that another very important input in the poverty alleviations is micro-credit.

Khan (2001) also suggested to reduce poverty by adopting following measures: (i) more emphasis should be given on participatory development model to upheaval of rural poor, (ii) significant contribution is necessary to exposure of rural power structure, (iii) poor should be empowered in thought, in word and in organization, (iv) to improve the capacity to organize the rural beneficiary groups at grassroots level, (v) all poverty alleviation programs should be for the poor by the poor and of the poor.

ADB (2001) revealed that sustained economic growth, which can only be achieved through market-friendly policies, was the key to higher standards of living. Growth is critical to achieving poverty reduction. Sound macro-economic policies do matter. ADB (2001) further reveals that change has been greatest in countries that have followed sound policies, adopted export-led development strategy and attracted foreign direct investment.

Rahman (2001) suggested the following strategies to combat the poverty. These are: (1) Good-governance is needed at first. Corruption must be eradicated. Corruption and no-poverty cannot run together. (2) Decentralization is a must for eradication of poverty. (3) Poor are to be organized. (4) Economic safety of the poor should be ensured.

Shahjahan (2001) said that the GOB has recognized the need for education for socio-economic development, alleviating poverty and human resource development. Development plans of Bangladesh accorded high priority to human resource development, poverty alleviation and women's participation.

Shajahan (2001) also argued that the literacy and non-formal education programs were taken with the sole objective to alleviate poverty in the first place. In this effort initially basic literacy efforts were taken at a massive scale. At a subsequent state post literacy and continuing education are undertaken to ensure that the acquired literacy skills are translated into gainful and sustainable income enhancing skills.

2.2 Review of Literature Related to Relationship between Selected Characteristics with Poverty Alleviation

Efforts have been done to collect review of some research findings relating to the relationship of the selected characteristics of the beneficiaries with their poverty alleviations. Researches on poverty alleviation through credit programme of Department of Youth Development are not readily available. However, some research findings on poverty alleviation programs showing relationship between the characteristics i.e. independent variables and poverty alleviation have been furnished below.

2.2.1 Age and poverty alleviation

Ali (2001) found that there was positive and significant relationship between age of the respondents and their change in income and in housing environment but non-significant relationship was found between age and their change in food consumption.

Islam (1991) showed that age of the participation was not significantly related to their extent of participation in income generating activities.

Akther (1990) stated that there was a positive correlation between age of the respondents and their time spent in both agricultural and non-agricultural activities.

2.2.2 Family size and poverty alleviation

Begum (1998) found that family size of the rural women had no significant relationship with their poverty alleviation owing to participation in ASA activities.

Basak (1997) found that the family size of the rural women under BRAC had a significant positive relationship with their impact of participation in BRAC rural development activities.

Mustafa *et al.* (1996) found that family labour availability of the rural women was positively related to their improvement.

Rahman (1995) found that family size of the Imams had a positively significant relationship with their participation in rural development activities.

2.2.3 Education and poverty alleviation

Akter (2000) in his study on "Participation of women Clientele in Development Activities of the RDRS Project" revealed that education of the women had a significant positive relationship with their participation in decision making role in the family with regard to development activities.

Hasan (1995) found that the largest contribution on wealth accumulation was made by the education.

Basak (1997) in his study found that education of the rural women under BRAC had a positive significant relationship with their impact of participation in BRAC rural development activities.

2.2.4 Training and poverty alleviation

Rahman (1996) observed that training exposure of the persons involved in Proshika activities and their change in income were significantly and positively related.

Basak (1997) in his study found that there was no significant relationship between training received of rural women and their impact of participation in BRAC rural development activities.

Verma *et al.* (1989) found that there was significant change in attitude of rural women from before training to after training in improved home making tasks.

2.2.5 Farm size and poverty alleviation

Sarker (2002) observed a positive significant relationship between farm size of the RDRS beneficiaries and their change in food consumption in Integrated Aquaculture Development Project, RDRS.

Akter (2000) found that there was a significant positive relation between farm size of the women and their participation in decision making role in the family with regard to development activities.

Begum (1998) observed that the homestead area of the rural women had no significant relation with their poverty alleviation due to their participation in ASA development activities.

Basak (1997) observed that homestead size of the rural women under BRAC had a significant relationship with their impact of participation in BRAC rural development activities.

2.2.6 Credit received and poverty alleviation

Ali (2001) stated that ninety-one percent of the respondents were small to medium credit recipient. Credit received of the respondents showed a positively significant relationship with their change in income and housing environment. Credit received had a great influence for socio-economic development of the beneficiaries but it was not helpful in case of food consumption. As there was an existence of small to medium credit received by higher proportion of the respondents, there was a scope to increase impact of micro-credit towards poverty alleviation by increasing credit recipient.

Sarker (2002) stated that women with more credit had more income than those with less credit. Credits received by some of the members were high because two or more persons joined the group from the same family in order to receive more credit. They invested more credit in their self employment opportunities and got more return from those. So, their income has changed significantly.

Rahman (1996) found that credit availability had a positive role in the participation of women in income earning activities.

Basak (1997) in his study observed that the credit received of the respondents under BRAC had no significant relationship in BRAC rural development activities, though a positive trend was observed between the concerned variables.

2.2.7 Involvement with credit programme of Department of Youth Development (DYD) and poverty alleviation

No literature was found regarding the relationship between involvements with credit programme of DYD of the beneficiaries and their poverty alleviation.

2.2.8 Organizational participation and poverty alleviation

Basak (1997) reported that BRAC individual contact of the rural women had significant influence on their improvement of knowledge, attitude and skills.

2.2.9 Cosmopolitaness and poverty alleviation

Rahman (1996) found positive and significant relationship between cosmopolitaness of rural youth and their income generating agricultural activities.

Ali (2001) stated that there was no significant relationship between cosmopolitaness of rural youth and their participation in agricultural activities.

2.2.10 Attitude towards Department of Youth Development and poverty Alleviation

No literature was found regarding the relationship between attitude towards Department of Youth Development and poverty alleviation.

2.2.11 Problem confrontation and poverty alleviation

Karim *et. al.* (1997) study in Netrokona on the agricultural problem confrontation of the farm youth revealed that the top five problems were: i) no arrangement of loan for the farm youth for fish cultivation, ii) lack of government programmes in agricultural for the farm youth,, iii) absence of loan giving agencies for establishing farm in locality, iv) general people face problem for fishery due to government learning of jalmohal, v) lack of government programmes for

establishing poultry farm. Overall problem confrontation indicated that over two-fifths (44%) of farm youth were in the low category, little over two-fifths (42%) medium and more than one-tenth (14%) in the high problem category.

Ali (2001) study in Mymensingh on the problem confrontation of unemployed male rural youth revealed that the top five problems were: i) inability of the family to provide capital for undertaking project/activities, ii) absence of loan giving agencies for youth development activities in the locality, iii) absence of training programme for the rural youth in learning modern agricultural activities, iv) no previous experience of agricultural activities, v) absence of extension worker for the rural youth development in the locality. Overall problem confrontation of male rural youth indicated that the largest proportion of rural youth (69%) faced medium problem and one-fourth (25%) low and only 6% had high problem.

Karim *et al.* (1997) found that the majority (64 percent) of the growers had high problem confrontation, while 32 percent had very high and only 4 percent had medium problem confrontation. Four selected characteristics such as education, agricultural knowledge, annual income and organizational participation of the kakrol growers were negatively related with their problem confrontation.

Sen's (1995) study in Mymensingh on the problem confrontation of rural youth relating to employment opportunities revealed that the top five problems were: i) government job's are very few compared to need, ii) hard competition, iii) rare scope of jobs in private organizations, iv) lack of required skills and training and v) authorities sometimes give appointments secretly. Overwhelming participation of youth (94%) was in the high problem category.

Rashid and Mahboob (1987) revealed that the highest proportion (46 percent) of the farmers had high problem confrontation while about one-third (31 percent) had medium problem confrontation and less than one-fourth (23 percent) had low problem confrontation. It was generally observed that the greater the problem faced by an individual in any work, the less is the progress; in that work. It is therefore, likely that the agricultural problem confrontation of the farmers will have adverse effect on their progress in farming.

2.3 The Conceptual Framework of the Study

The conceptual framework of Rosenberg and Hovland (1960) was kept in mind while framing the structural arrangement for the dependent and independent variables. In scientific research, selection and measurement of variables constitute an important task. The hypothesis of a research while constructed properly contains at least two important elements i.e. “a dependent variable” and “an independent variable”. A dependent variable is that factor which appears, disappears or varies as the researcher introduces, removes or varies the independent variables (Townsend, 1953). An independent variable is that factor which is manipulated by the researcher in his attempt to ascertain its relationship to an observed phenomenon. A simple conceptual framework for the study is shown in Figure 2.2.

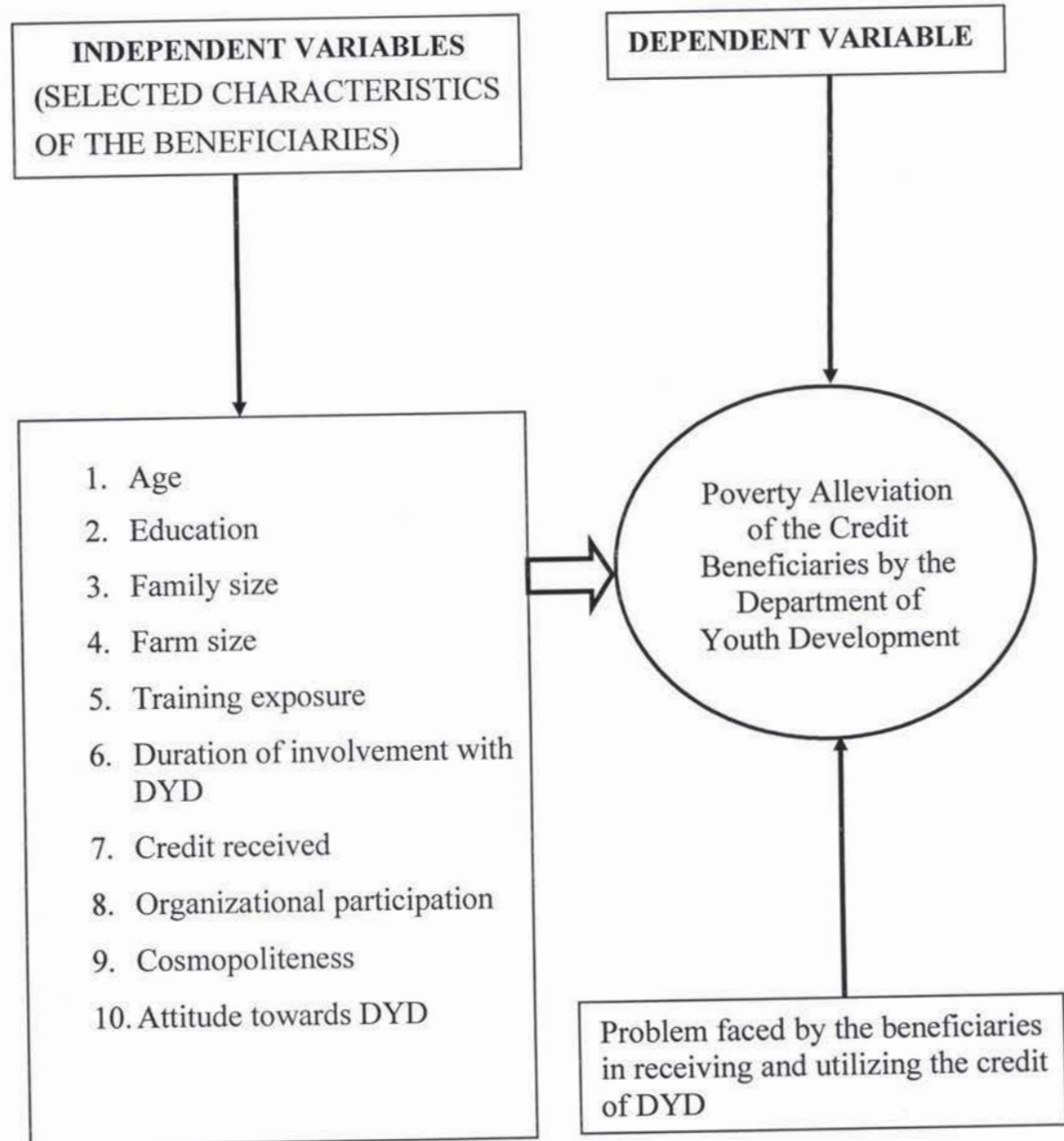


Fig. 2.2 A simple conceptual framework of the study

CHAPTER 3

METHODOLOGY

Methodology deserves a very careful consideration in a scientific research. Methodology of any study should be such as to enable the researcher to collect valid and reliable information to analyze the same properly and to arrive at appropriate decisions. Methods and procedures followed in conducting this study has been discussed in this Chapter.

3.1 Locale of the Study

Sadar upazila of Barisal district was purposively selected for the study. Two unions were again selected purposively from the ten unions of the upazila. Considering time, money and resources, six villages were randomly selected as a locale of the study by taking three from each union. A map of Barisal district showing sadar upazila has been presented in Figure 3.1. Again a map of Barisal Sadar upazila showing the study unions has been presented in Figure 3.2.

3.2 Population and Sample of the Study

The researcher himself with the help of the concerned field supervisors of credit programme of the Department of Youth Development prepared an updated list of all the beneficiaries of selected six villages. The total numbers of beneficiaries in these villages were 996, which constituted the population of the study. One hundred beneficiaries were randomly selected from the population as the sample by taking 10 percent from each village. A reserve list of 20 beneficiaries (2% of the population) was also prepared. The respondents in the reserve list were used only when a respondent in the original list was not available for interview. The distribution of the population and the sample (including in the reserve list) is shown in Table 3.1.



Fig. 3.1 A map of Barisal district showing Sadar upazila

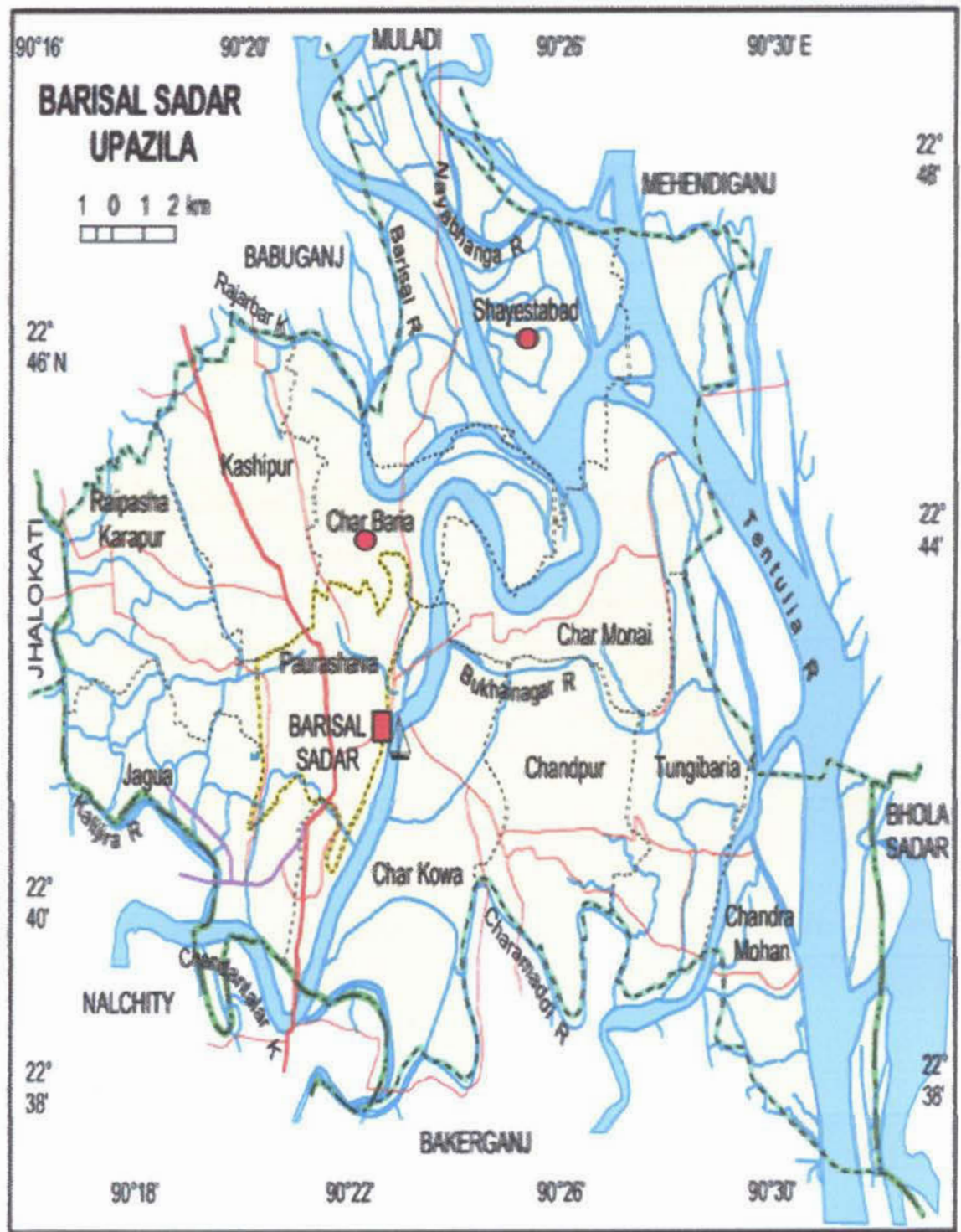


Figure 3.2 A map of Sadar upazila of Barisal district showing the study unions

Table 3.1 Distribution of population and sample of the beneficiaries of DYD

Villages	Unions	Upazilas	No. of population	Sample size	No. of respondents in the reserve list
Hobinagor	Shaestabad	Sadar	167	17	3
Charicha	Shaestabad	Sadar	221	22	5
Icha	Shaestabad	Sadar	199	20	4
Kagasura	Charbaria	Sadar	158	16	3
Sapania	Charbaria	Sadar	122	12	2
Batna	Charbaria	Sadar	129	13	3
Total			996	100	20

3.3 Variables of the Study

Independent and dependent variables of the study are presented below:

3.3.1 Independent variables

The selected characteristics of the respondents were considered as independent variables which were as follows:

- 1) Age
- 2) Education
- 3) Family size
- 4) Farm size
- 5) Training exposure
- 6) Duration of involvement with the Department of Youth Development (DYD)
- 7) Credit received
- 8) Organizational participation
- 9) Cosmopolitaness
- 10) Attitude towards the DYD

3.3.2 Dependent variable

Poverty Alleviation of the Credit Beneficiaries by the Department of Youth Development was the main focus of the study. Hence, it constituted the dependent variable.

3.4 Measurement of Variables

The procedures followed in measuring the independent and dependent variables are presented below:

3.4.1 Measurement of independent variables

3.4.1.1 Age

Age of a respondent was measured in terms of actual years from his birth to the time of interview. A score of one (1) was assigned for each year of age. It was measured in complete years as reported by a respondent.

3.4.1.2 Education

Education was measured on the basis of formal education. It was expressed in terms of year of schooling completed by a respondent. One score was given for each complete year of schooling. If a respondent does not know reading and writing his score was zero. A score of 0.5 was given to a respondent who only could sign his or her name only.

3.4.1.3 Family size

Family size of a respondent was measured on the basis of the actual number of members in his family. The family members included himself, his/her wife/husband, children and other dependent members who jointly lived and ate together during interview. The scoring was expressed by the actual number expressed by the respondents.

3.4.1.4 Farm size

The farm size of a respondent was measured on the basis of the total area of land on which the respondent's family carried out farming operations. The farm size of

a respondent was calculated by using following formula and was expressed in terms hectares:

$$FS = A_1 + A_2 + A_3 + \frac{1}{2} (A_4 + A_5)$$

FS = Farm size

A_1 = Homestead area

A_2 = Own land under own cultivation

A_3 = Cultivated area taken on lease by a respondent from others

A_4 = Land taken from others on barga

A_5 = Land given to others on barga

3.4.1.5 Training exposure

This refers to the days of training which an individual received in his life. One score was given for day training. The scores obtained in respect of all the training received by an individual respondent were added to determine his total scores of training exposure.

3.4.1.6 Duration of involvement with DYD

It refers to the period of time from his or her involvement with the credit programme of the Department of Youth Development to the time of interview. It was measured in terms of years on the basis of the respondent's response.

3.4.1.7 Credit received

It refers to the amount of money received by a respondent as loan from DYD. It was expressed in Taka. The total credit in Taka was converted into credit received score. A score of one was given for each thousand Taka loan.

3.4.1.8 Organizational participation

Organizational participation of a respondent was measured by computing an organizational participation score based on the nature and duration of participation in different organizations. Scoring was made in the following manner.

$$\text{Organizational participation score} = \sum P \times D$$

Where P = Participation score

D = Duration score

Participation score was measured in the following way:

Nature of participation	score assigned
No participation	0
Ordinary member	1
Member of the executive committee	2
Executive Officer	3

In measuring duration, a score of one was computed for each year.

Organizational participation score was obtained by adding the score for the respondents' participation in all organizations.

3.4.1.9 Cosmopolitanness

The term cosmopolitanness was used to refer to the orientation of an individual external to his/her own social system. The cosmopolitanness score was computed for each respondent to determine the degree of his/her cosmopolitanness on the basis of his/her visits to different types of places. The following scale was used for computing the cosmopolitanness scores.

Place of visit	Weighting system
1. Visit to market/relatives/friends, familiar home outside own village	0= not even once a week 1= once a week 2= 2-3 times a week 3= 4-5 times a week 4= 6 or more times a week
2. Own union parishad office per	0= not even once a month 1= once a month 2= 2-3 times a month 3= 4-5 times a month 4= 6 or more times a month
3. Other union pariashad	0= not even once a month 1= once a month 2= 2-3 times a month 3= 4-5 times a month 4= 6 or more times a month
4. Own upazila sadar	0= not even once a three months 1= once in three months 2= 2-3 times in three months 3= 4-5 times in three months 4= 6 or more times in three months
5. Other upazila sadar	0= not even once a three months 1= once in three months 2= 2-3 times in three months 3= 4-5 times in three months 4= 6 or more times in three months
6. Own district sadar	0= not even once six months 1= once in six months 2= 2-3 times in six months 3= 4-5 times in six months 4= 6 or more times in six months
7. Other district sadar	0= not even once a year 1= once a year 2= 2-3 times a year 3= 4-5 times a year 4= 6 or more times a year
8. Divisional head quarter	0= not even once a year 1= once a year 2= 2-3 times a year 3= 4-5 times a year 4= 6 or more times a year
9. Capital city	0= not even once a year 1= once a year 2= 2-3 times a year 3= 4-5 times a year 4= 6 or more times a year

3.4.1.10 Attitude towards DYD

Attitude towards DYD of a respondent referred to his feelings, belief and action tendency towards the various activities of DYD. Likert's rating scale was used to determine the attitudes towards DYD. The scale contained eight statements out of which 4 statements were positive and 4 statements were negative. The statements were arranged at random. A statement was considered positive only when it reflected the idea of favourableness towards DYD. The respondents were asked to express the opinion in the form of strongly agree, agree, no opinion, disagree and strongly disagree. Scores of 4, 3, 2, 1 and 0 were assigned respectively in case of strongly agree, agree, no opinion, disagree and strongly disagree for a positive statement. On the other hand, for a negative statement reverse scoring method was followed. Hence attitude towards DYD of a respondent were determined by summing up the scores obtained by the respondent for all the statements in the scale. The possible attitude towards DYD scores of the respondents could range from 0 to 32, where 0 indicating very unfavourable attitude and 32 indicating highly favourable attitude.

3.4.2 Measurement of dependent variable

Poverty Alleviation of the Credit Beneficiaries by the Department of Youth Development was the dependent variable for this study. It was measured on the basis of percent change of annual family income of the beneficiaries by the credit of DYD. It was measured by using the following formula:

$$\text{Poverty alleviation} = \frac{\text{Income only with the help of DYD ('000' Tk.)}}{\text{Total income ('000' Tk.)}} \times 100$$

Thus, poverty alleviation score of the respondent could range from 0 -100, where 0 indicated no poverty alleviation and 100 indicated very high poverty alleviation due to the credit of DYD as perceived by the beneficiaries.

3.5 Problem faced in receiving and utilizing of credit of DYD

Twelve problems were selected in relation to receiving and utilizing the credit of DYD. Each respondent was asked to express the extent of problems by indicating any one of the four alternative responses, viz. serious, moderate, little and no problems. Scoring was made as follows:

Extent of problems	Score assigned
No problem	0
Little problem	1
Moderate problem	2
Serious problem	3

To determine the rank order of problem faced, Problem Facing Index (PFI) was measured for each problem by using the following formula:

$$PFI = 3x P_s + 2x P_m + 1x P_l + 0x P_n$$

Where,

PFI = Problem Facing Index

P_s = No. of the respondents faced serious problem

P_m = No. of the respondents faced moderate problem

P_l = No. of the respondents faced little problem

P_n = No. of the respondents faced no problem

The PFI of the problems could range from 0 to 300, where 0 indicated no problem and 300 indicated very high problem.

3.6 Preparation of Data Gathering Instrument

In order to collect relevant information, an interview schedule was prepared carefully keeping the objective of the research in mind. The questions and statements obtained in the schedule were simple, direct and easily understandable to the respondents. Appropriate scales and measurement techniques were developed to ensure correct responses in the variables concerned.

After devoting considerable time and efforts to prepare the interview schedule, the researcher felt further improvement of the same. The interview schedule was pre-tested with 10 beneficiaries under actual situation. Necessary corrections, modifications and additions were made in the interview schedule on the basis of results of pre-test. The interview schedule was then printed in its final forms. A copy of the interview schedule in English version has been presented in appendix-A.

3.7 Data Collection Procedure

The researcher himself collected data from the sample respondents through the personal contact with the help of interview schedule during the 10 March to 10 April, 2008. Before starting collection of data, the researcher met the Youth Development Officer of the upazila. The researcher also discussed the objectives of the present study with the respondents so that they did not feel any hesitate at the time of interview. However, if any respondent failed to understand any question, the researcher took necessary care to explain the issue as far as possible. After completion of the interview, it was checked and editing was done in case of necessity. The researcher did not face any major problem in collecting data. Excellent cooperation and coordination were extended by the respondents and other concerned persons at the time of data collection.

3.8 Processing of Data

Data obtained from the respondents were coded, compiled, tabulated and analyzed in accordance with the objectives of the study. Qualitative data were converted to quantitative data by means of suitable scoring to facilitate analysis and interpretation.

3.9 Categorization

For describing the various independent and dependent variables, the respondents were classified into several categories in respect of each variable. These categories were developed by considering the nature of distribution of the data and general understanding prevailing in the social system. The procedures for categorization of data in respect of different variables are elaborately discussed in Chapter 4.

3.10 Method of Data Analysis

The collected data were compiled, tabulated, coded and analyzed in accordance with the objectives of the study. The statistical measures such as, number and percentage distribution, range, mean, standard deviation were used for describing the variables of the study. To find out the relationships between poverty alleviation by the credit of the DYD and the selected characteristics of the beneficiaries, the Pearson's Product Correlation co-efficient (r) was computed. Correlation matrix was also computed to determine the inter-relationships among the variables. If the computed value of co-efficient of correlation ' r ' was equal or greater than the tabulated value at 0.05 level of significance for the 98 degree of freedom, the null hypothesis was rejected and it was concluded that there was significant relationship between the concerned variables. However, when the computed value of co-efficient of correlation was found to be smaller than the tabulated value at 0.05 level of significant for the relevant (98) degree of freedom, it was concluded that the null hypothesis could not be rejected and hence there was no relationship between the concerned variables.

CHAPTER 4

RESULTS AND DISCUSSION

A sequential and detailed discussion on the findings of the study has been presented in this Chapter. The Chapter is divided into four sections. In the first section, dependent variable (poverty alleviation of the beneficiaries by the credit of DYD) has been discussed. The second section dealt with independent variables i.e. characteristics of the beneficiaries and in the third section the relationships between the dependent and independent variables have been discussed. Finally, in the fourth section problem faced in receiving and utilizing the credit of DYD has been discussed.

4.1 Poverty alleviation of the credit beneficiaries by the DYD

Poverty alleviation of the credit beneficiaries by the DYD was the dependent variable of the study. It was measured on the basis of percent change of annual family income of the beneficiaries with the help of credit of DYD.

The computed poverty alleviation of the beneficiaries ranged from 8 to 49 against the possible range of 0-100, with an average of 23.19 and standard deviation of 10.677. The respondents were classified into 3 categories on the basis of poverty alleviation score as shown in Table 4.1.

Table 4.1 Distribution of beneficiaries according to their poverty alleviation

Categories	Respondents		Mean	S.D.
	Number	Percent		
Low change (<Mean - 0.5 sd, i.e. Up to 17)	37	37	23.19	10.677
Medium change (Mean \pm 0.5 sd i.e.18-28)	35	35		
High change (> Mean + 0.5 sd i.e. above 28)	28	28		
Total	100	100		

Data presented in Table 4.1 showed that 37 percent of the respondents perceived low poverty alleviation while almost equal proportion (35 percent) of beneficiaries' perceived medium and 28 percent of the respondents perceived high poverty alleviation due to the credit of DYD. Thus, the majority (72 percent) of the beneficiaries perceived low to medium poverty alleviation with the help of DYD. Above facts indicate that the condition of poverty alleviation of the rural youth is not satisfactory to the desirable extent. There is further scope for improvement of the situation. The great potential of increasing poverty alleviation calls for due consideration and proper action on the part of the individuals and organizations concerned.

4.2 Characteristics of the beneficiaries of the DYD

By the characteristics, poverty alleviation of an individual can be largely influenced. The major hypothesis of this study is the poverty alleviation of the beneficiaries by the credit of DYD would be influenced by the various personal and situational characteristics. The selected characteristics of the beneficiaries were age, education, family size, farm size, training exposure, duration of involvement with DYD, credit received, organizational participation, cosmopolitaness and attitude towards DYD. Salient features of these characteristics and distribution of the beneficiaries based on these characteristics have been discussed in the following sub-sections:

4.2.1 Age

The age of the beneficiaries ranged from 18 to 35 with an average of 26.47 and standard deviation of 5.194. On the basis of the scores obtained, the respondents were classified into three categories as shown in Table 4.2.

Table 4.2 Distribution of beneficiaries according to their age

Categories	Respondents		Mean	S.D.
	Number	Percent		
Very young (upto 20 years)	19	19	26.47	5.194
Middle young (21-30 years)	57	57		
Senior young (Above 30 years)	24	24		
Total	100	100		

Data contained in Table 4.2 indicated that the highest proportion of the beneficiaries (57 percent) fell in the middle aged young group, while one-fifth (19 percent) in very young and one-fourth felt (24 percent) in senior young group. This finding indicated that three-fourth (76 percent) of the respondent in age group of below 30 years. Actually DYD provides training and credit to the young upto 35 years.

4.2.2 Education

On the basis of the scores obtained, the respondents were classified into four categories as shown in Table 4.3.

Table 4.3 Distribution of beneficiaries according to their education

Categories	Respondents		Mean	S.D.
	Number	Percent		
Can sign only (.5)	28	28	4.41	3.48
Primary level (1 to 5)	45	45		
Secondary level (6 to 10)	23	23		
Above secondary level (> 10)	4	4		
Total	100	100		

Data contained in Table 4.3 indicated that the highest proportion of the beneficiaries (45 percent) had primary education while 28 percent could sign their name only and 4 percent had above secondary level of education. It is noted that satisfactory matter was that none of the beneficiaries were illiterate.

4.2.3 Family size

Family size of the beneficiaries ranged from 2 to 8 persons, with an average of 5.06 and a standard deviation of 1.44. On the basis of the family size, the beneficiaries were classified into three categories as shown in Table 4.4

Table 4.4 Distribution of beneficiaries according to their family size

Categories	Respondents		Mean	S.D.
	Number	Percent		
Small family (upto 3)	15	15	5.06	1.44
Medium family (4 to 6)	73	73		
Large family (above 6)	12	12		
Total	100	100		

Data presented in Table 4.4 indicated that highest proportion (73 percent) of the beneficiaries had medium family size as compared to 15 percent and 12 percent had small and large family size. Thus most of the beneficiaries (88 percent) had either small or medium families.

4.2.4 Farm size

Farm size of the beneficiaries ranged from .7 ha to 2.8 ha of land, with an average of 1.49 and a standard deviation of 0.50. On the basis of the farm size, the beneficiaries were classified into two categories as shown in Table 4.5.

Table 4.5 Distribution of beneficiaries according to their farm size

Categories	Respondents		Mean	S.D.
	Number	Percent		
Small farm (upto 1 ha)	18	18	1.49	0.50
Medium farm (1.1 to 2 ha)	82	82		
Total	100	100		

Data presented in Table 4.5 indicated that highest proportion (82 percent) of the beneficiaries had medium farm size as compared to 18 percent had small farm size.

4.2.5 Training exposure

Training exposure scores of the beneficiaries ranged from 7 to 65 days, with an average of 20.25 days and a standard deviation of 14.14. On the basis of the training exposure, the beneficiaries were classified into three categories as shown in Table 4.6.

Table 4.6 Distribution of beneficiaries according to their training exposure

Categories	Respondents		Mean	S.D.
	Number	Percent		
Short training (upto 12 days)	45	45	20.25	14.140
Medium training (13-27 days)	32	32		
Long training (above 27 days)	23	23		
Total	100	100		

Data furnished in Table 4.6 indicated that highest proportion (45 percent) of the beneficiaries received short training as compared to 32 percent and 23 percent received medium and long training. Training helped the respondents to do their job better. An individual obtains knowledge, skill, views or attitudes towards different technologies through training. So, it is expected that more the training received, more the poverty alleviation of the respondents.

4.2.6 Duration of involvement with DYD

Duration of involvement with DYD of the beneficiaries ranged from 1 to 10 years, with an average of 5.34 and a standard deviation of 2.80. On the basis of the duration of involvement with DYD, the beneficiaries were classified into three categories as shown in Table 4.7.

Table 4.7 Distribution of beneficiaries according to their duration of involvement with DYD

Categories	Respondents		Mean	S.D.
	Number	Percent		
Short (upto 2)	20	20	5.34	2.80
Medium (3 to 7)	50	50		
Long (above 7)	30	30		
Total	100	100		

Data presented in Table 4.7 indicated that half (50 percent) of the beneficiaries had medium duration of involvement with DYD as compared to 20 percent and 30 percent had short and long duration of involvement with DYD. Thus, majority (80 percent) had either medium or long duration of involvement with DYD which was good for the beneficiaries for their poverty alleviation.

4.2.7 Credit received

Credit received of the beneficiaries ranged from 10 to 44 thousand taka, with an average of 20.19 and a standard deviation of 8.53. On the basis of credit received score, the beneficiaries were classified into three categories as shown in Table 4.8.

Table 4.8 Distribution of beneficiaries according to their credit received

Categories	Respondents		Mean	S.D.
	Number	Percent		
Small credit recipient (upto 15)	32	32	20.19	8.53
Medium credit recipient (16-24)	40	40		
Large credit recipient (above 24)	28	28		
Total	100	100		

Data presented in Table 4.8 indicated that highest proportion (40 percent) of the beneficiaries were medium credit recipient as compared to 32 percent and 28 percent were small and large credit recipient. Thus most of the beneficiaries (72 percent) had either small or medium credit recipient. So, DYD along with other development related organization should be disbursed more credit to the poor for changing their livelihood status.

4.2.8 Organizational participation

The range of organizational participation scores of the beneficiaries was 1 to 28. The average score was 6.22 with a standard deviation of 5.21. On the basis of these scores, the beneficiaries were classified into three categories as shown in Table 4.9.

Table 4.9 Distribution of beneficiaries according to their organizational participation

Categories	Respondents		Mean	S.D.
	Number	Percent		
Low participation (Upto 3)	34	34	6.22	5.21
Moderate participation (4 to 12)	57	57		
High participation (Above 12)	9	9		
Total	100	100		

Data furnished in Table 4.9 revealed that majority (57 percent) of the respondents had moderate organizational participation compared to 34 percent had low and only 9 percent had high organizational participation. Through participation in organization an individual comes in contact with other people, so that they can learn new ideas and new way of doing things.

4.2.9 Cosmopolitaness

The range of cosmopolitaness scores of the beneficiaries was 7 to 23. The average score was 14.48 with a standard deviation of 4.03. On the basis of these scores, the beneficiaries were classified into three categories as shown in Table 4.10.

Table 4.10 Distribution of beneficiaries according to cosmopolitaness

Categories	Respondents		Mean	S.D.
	Number	Percent		
Low cosmopolitaness (Upto 10)	14	14	14.48	4.03
Medium cosmopolitaness (11-18)	67	67		
High cosmopolitaness (Above 18)	19	19		
Total	100	100		

Data furnished in Table 4.10 revealed that majority (67 percent) of the respondents had medium cosmopolitanism compared to 14 percent had low and 19 percent had high cosmopolitanism. It may be due to various social and economic hardships of the respondents encouraged them from going outside to their own localities.

4.2.10 Attitude towards DYD

Attitude towards DYD score of the beneficiaries ranged from 21 to 31 against the possible range of 0 to 32. The average score was 26.48 with the standard deviation of 3.21. Based on the attitude towards DYD scores, the beneficiaries were classified into three categories as shown in Table 4.11.

Table 4.11 Distribution of beneficiaries according to their attitude towards rice production technology

Categories	Respondents		Mean	S.D.
	Number	Percent		
Less favourable (upto 22)	9	9	26.48	3.21
Moderately favourable (23-29)	61	61		
High favourable (above 29)	30	30		
Total	100	100		

Data presented in Table 4.11 indicated that majority (61 percent) of the respondents had moderately favourable attitude towards DYD as compared to nearly one-third (30 percent) had high and a few (9 percent) of the respondents had less favourable attitude towards DYD. The findings indicated that majority of the respondents had moderate to high favourable attitude towards DYD and they are likely to maintain better contact with various programmes of DYD.

4.3 Relationships between the selected characteristics of the beneficiaries and their poverty alleviation

The purpose of this section is to examine the relationship of 10 selected characteristics of the beneficiaries with their poverty alleviation by the credit of DYD. The selected characteristics of the beneficiaries were age, education, , family size, farm size, training exposure, duration of involvement with DYD, credit received, organizational participation, cosmopolitaness and attitude towards DYD.

Each of the selected characteristics constituted an independent variable while poverty alleviation of the beneficiaries by the credit of DYD was the only dependent variable of this study. Relationship as determined by co-efficient of correlation test 'r' have been examined. The null hypothesis formulated for this study has been described in Chapter 1. A null hypothesis was rejected for this study when the observed 'r' value was equal or greater than the table value of 'r' at 0.05 level of probability. The relationship between the selected characteristics of the beneficiaries and poverty alleviation has been presented in Table 4.12.

Table 4.12 Co-efficient of correlation between selected characteristics and poverty alleviation of the beneficiaries of DYD

Dependent variable	Independent variables	Co-efficient of correlation (r)	Tabulated value of 'r' with 98 df at	
			0.05 level	0.01 level
Poverty alleviation of the beneficiaries by the credit of DYD	Age	0.030 ^{NS}	0.196	0.256
	Education	0.217*		
	Family size	-0.236*		
	Farm size	0.145 ^{NS}		
	Training exposure	0.264**		
	Duration of involvement with DYD	0.359**		
	Credit received	0.471**		
	Organizational participation	0.283**		
	Cosmopolitaness	0.226*		
	Attitude towards DYD	0.457**		

^{NS} = Not significant

* = Correlation is significant at the 0.05 level with 98 d. f.

** = Correlation is significant at the 0.01 level with 98 d. f.

4.3.1 Age and poverty alleviation of the beneficiaries

The relationship between age of the beneficiaries and their poverty alleviation was examined by testing the null hypothesis: "There is no relationship between age of the beneficiaries and their poverty alleviation."

The co-efficient of correlation between age of the beneficiaries and their poverty alleviation was found 0.030 in Table 4.12. The following observations were recorded regarding the relationship between the concerned variables on the basis of the co-efficient of correlation:

Firstly, the relationship showed a positive trend. Secondly, the computed value 'r' (0.030) was smaller than the tabulated value ($r = 0.196$) with 98 degree of freedom at 0.05 level of probability.

Based on the above findings, the null hypothesis could not be rejected and hence, the researcher concluded that age of the beneficiaries had no significant relationship with their poverty alleviation. This indicates that the poverty alleviation of the beneficiaries was not influenced significantly by their various age levels. Though Islam (1991) found the similar findings, Ali (2001) found positive significant relationship of age with poverty alleviation.

4.3.2 Education and poverty alleviation of the beneficiaries

The relationship between education of the beneficiaries and their poverty alleviation was examined by testing the null hypothesis: "There is no relationship between education of the beneficiaries and their poverty alleviation."

The co-efficient of correlation between education of the beneficiaries and their poverty alleviation was found 0.217* in table 4.12. The following observations were recorded regarding the relationship between the concerned variables on the basis of the co-efficient of correlation:

Firstly, the relationship showed a positive trend. Secondly, the computed value 'r' (0.217*) was greater than the tabulated value ($r = 0.196$) with 98 degree of freedom at 0.05 level of probability.

Based on the above findings, the null hypothesis was rejected and hence, the researcher concluded that education of the beneficiaries had significant positive relationship with their poverty alleviation. This indicates that the poverty alleviation of the beneficiaries influenced significantly by their education. A similar finding was also found by Hasan (1995).

4.3.3 Family size and poverty alleviation of the beneficiaries

The relationship between family size of the beneficiaries and their poverty alleviation was examined by testing the null hypothesis: "There is no relationship between family size of the beneficiaries and their poverty alleviation."

The co-efficient of correlation between family size of the beneficiaries and their poverty alleviation was found -0.236* in Table 4.12. The following observations were recorded regarding the relationship between the concerned variables on the basis of the co-efficient of correlation:

Firstly, the relationship showed a negative trend. Secondly, the computed value 'r' (-0.236*) was greater than the tabulated value ($r = 0.196$) with 98 degree of freedom at 0.05 level of probability.

Based on the above findings, the null hypothesis was rejected and hence, the researcher concluded that family size of the beneficiaries had significant negative relationship with their poverty alleviation. This indicates that larger family size is one of the causes of poverty and it slows the speed of poverty alleviation.

4.3.4 Farm size and poverty alleviation of the beneficiaries

The relationship between farm size of the beneficiaries and their poverty alleviation was examined by testing the null hypothesis: "There is no relationship between farm size of the beneficiaries and their poverty alleviation."

The co-efficient of correlation between farm size of the beneficiaries and their poverty alleviation was found 0.145 in Table 4.12. The following observations were recorded regarding the relationship between the concerned variables on the basis of the co-efficient of correlation:

Firstly, the relationship showed a positive trend. Secondly, the computed value 'r' (0.145) was smaller than the tabulated value ($r = 0.196$) with 98 degree of freedom at 0.05 level of probability.

Based on the above findings, the null hypothesis could not be rejected and hence, the researcher concluded that farm size of the beneficiaries had no significant relationship with their poverty alleviation. This indicates that the poverty alleviation of the beneficiaries did not influence significantly by their various farm size. Though Begum (1998) found the similar findings, Sarker (2002) found positive significant relationship with poverty alleviation.

4.3.5 Training exposure and poverty alleviation of the beneficiaries

The relationship between training exposure of the beneficiaries and their poverty alleviation was examined by testing the null hypothesis: "There is no relationship between training exposure of the beneficiaries and their poverty alleviation."

The co-efficient of correlation between training exposure of the beneficiaries and their poverty alleviation was found 0.264** in Table 4.12. The following observations were recorded regarding the relationship between the concerned variables on the basis of the co-efficient of correlation:

Firstly, the relationship showed a positive trend. Secondly, the computed value 'r' (0.264**) was greater than the tabulated value ($r = 0.256$) with 98 degree of freedom at 0.01 level of probability.

Based on the above findings, the null hypothesis was rejected and hence, the researcher concluded that training exposure of the beneficiaries had significant positive relationship with their poverty alleviation. This indicates that the poverty alleviation of the beneficiaries influenced significantly by their training exposure. A similar finding was also found by Rahman (1996) but Basak (1997) found non-significant relationship with poverty alleviation.

4.3.6 Duration of involvement with DYD and poverty alleviation of the beneficiaries

The relationship between duration of involvement with DYD of the beneficiaries and their poverty alleviation was examined by testing the null hypothesis: "There is no relationship between duration of involvement with DYD of the beneficiaries and their poverty alleviation."

The co-efficient of correlation between duration of involvement with DYD of the beneficiaries and their poverty alleviation was found 0.359** in Table 4.12. The following observations were recorded regarding the relationship between the concerned variables on the basis of the co-efficient of correlation:

Firstly, the relationship showed a positive trend. Secondly, the computed value 'r' (0.359**) was greater than the tabulated value ($r = 0.256$) with 98 degree of freedom at 0.01 level of probability.

Based on the above findings, the null hypothesis was rejected and hence, the researcher concluded that duration of involvement with DYD of the beneficiaries had significant positive relationship with their poverty alleviation. This indicates that more the duration of involvement with DYD more the poverty alleviation of the beneficiaries.

4.3.7 Credit received and poverty alleviation of the beneficiaries

The relationship between credit received of the beneficiaries and their poverty alleviation was examined by testing the null hypothesis: "There is no relationship between credit received of the beneficiaries and their poverty alleviation."

The co-efficient of correlation between credit received of the beneficiaries and their poverty alleviation was found 0.471** in Table 4.12. The following observations were recorded regarding the relationship between the concerned variables on the basis of the co-efficient of correlation:

Firstly, the relationship showed a positive trend. Secondly, the computed value 'r' (0.471**) was greater than the tabulated value ($r = 0.256$) with 98 degree of freedom at 0.01 level of probability.

Based on the above findings, the null hypothesis was rejected and hence, the researcher concluded that credit received of the beneficiaries had significant positive relationship with their poverty alleviation. This indicates that more credit facilities help the beneficiaries to alleviate their poverty.

4.3.8 Organizational participation and poverty alleviation of the beneficiaries

The relationship between organizational participation of the beneficiaries and their poverty alleviation was examined by testing the null hypothesis: "There is no relationship between organizational participation of the beneficiaries and their poverty alleviation."

The co-efficient of correlation between organizational participation of the beneficiaries and their poverty alleviation was found 0.283** in Table 4.12. The following observations were recorded regarding the relationship between the concerned variables on the basis of the co-efficient of correlation:

Firstly, the relationship showed a positive trend. Secondly, the computed value 'r' (0.283**) was greater than the tabulated value ($r = 0.256$) with 98 degree of freedom at 0.01 level of probability.

Based on the above findings, the null hypothesis was rejected and hence, the researcher concluded that organizational participation of the beneficiaries had significant positive relationship with their poverty alleviation. Due to organizational participation an individual gets a change in their horizon of understanding by sharing ideas and views with other persons. Organizational participation helps people for reducing their poverty through participation in different income generating activities.

4.3.9 Cosmopolitanism and poverty alleviation of the beneficiaries

The relationship between cosmopolitanism of the beneficiaries and their poverty alleviation was examined by testing the null hypothesis: "There is no relationship between cosmopolitanism of the beneficiaries and their poverty alleviation."

The co-efficient of correlation between cosmopolitanism of the beneficiaries and their poverty alleviation was found 0.226* in Table 4.12. The following observations were recorded regarding the relationship between the concerned variables on the basis of the co-efficient of correlation:

Firstly, the relationship showed a positive trend. Secondly, the computed value 'r' (0.226*) was greater than the tabulated value ($r = 0.196$) with 98 degree of freedom at 0.05 level of probability.

Based on the above findings, the null hypothesis was rejected and hence, the researcher concluded that cosmopolitanism of the beneficiaries had significant positive relationship with their poverty alleviation. This indicates that cosmopolitanism of the respondents play an important role in changing income of the respondents.

4.3.10 Attitude towards DYD and poverty alleviation of the beneficiaries

The relationship between attitude towards DYD of the beneficiaries and their poverty alleviation was examined by testing the null hypothesis: "There is no relationship between attitude towards DYD of the beneficiaries and their poverty alleviation."

The co-efficient of correlation between cosmopolitanism of the beneficiaries and their poverty alleviation was found 0.457** in Table 4.12. The following observations were recorded regarding the relationship between the concerned variables on the basis of the co-efficient of correlation:

Firstly, the relationship showed a positive trend. Secondly, the computed value 'r' (0.457**) was greater than the tabulated value ($r = 0.256$) with 98 degree of freedom at 0.01 level of probability.

Based on the above findings, the null hypothesis was rejected and hence, the researcher concluded that attitude towards DYD of the beneficiaries had significant positive relationship with their poverty alleviation. The above findings indicate that favourable attitude towards DYD of the respondents has a tendency towards more impact of involvement in micro-credit programme. This could possibly be due to the several factors like recurrent personnel contact, group meetings and training played a vital role to create favourable attitude of the beneficiaries towards DYD. In this connection the relationships between the attitude towards DYD of the beneficiaries and poverty alleviation are significant.

4.4 Problems faced by the beneficiaries of DYD in receiving and utilizing credit

The beneficiaries were asked to mention the problems they faced in receiving and utilizing the credit. The problems faced by the respondents were arranged in rank order according to the descending order of problem faced index in Table 4.13.

Table 4.13 Rank order of the problems faced by the beneficiaries of DYD

Sl. No.	Problems	PFI score	Rank order
1.	New loan is not issued until final repayment of installments (kisti)	259	1
2.	Insufficient amount of credit as per demand	257	2
3.	The total amount of credit could not properly use due to shortage of grace period	239	3
4.	Not getting credit at the time of need	238	4
5.	Failure to proper use of the loan	227	5
6.	The amount of loan depends on savings of the respondent as a results amount of loan is inadequate	225	6
7.	The misuse of credit for repayment of former loan	218	7
8.	High rate of interest	183	8
9.	The misuse of credit for buying food	165	9
10.	The misuse of credit for social activities	124	10
11.	False propaganda of the fatuabuz	102	11
12.	Religious prejudice	59	12

According to PFI new loan is not issued until final repayment of installments as ranked first followed by insufficient amount of credit as per demand and the total amount of credit could not use properly due to shortage of grace period where religious prejudice were ranked last. Rank order of other problems was shown in Table 4.13. This result is quite impressive that due to light of education and communication through different print and electronic media and conciseness of the rural youth the propaganda of fatuabuz and religious prejudice are quite absent in recent time in villages of Bangladesh. At this time the organization should concentrate their activities on easy credit receive and repayment system so that the beneficiaries can utilize their credit in their expected fields to alleviated their poverty.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

5.1.1 General background

Poverty alleviation in a country like Bangladesh is a difficult as well as a challenging task. Considering the importance of the problem, both in the pre and post independent Bangladesh, governments have accorded top priority to poverty alleviation programme. Immediately after the independence of Bangladesh, non-government organizations (NGOs) have emerged as significant development partners working hand in hand with government agencies in the nation's poverty alleviation endeavor. Bangladesh Rural Advancement Committee (BRAC), Proshika Manobik Uniayan Kendra, Swanirvar Bangladesh, Grameen Bank and Association for Social Advancement (ASA) are among some of those organizations which claim to have success stories in the field of poverty alleviation but rural development experts of the different local non-government organizations felt that the developmental efforts of different government and non-government organizations were traditional, bureaucratic and unsystematic and failed to bring about the desired result. It was also observed that the development approach which was designed to provide benefit to the betterment of people of the society. The whole of the community was not benefited from this development effort. It was realized that any sort of development could not bring about any permanent benefit to the poor unless the social structure was changed. After realization this aspects Bangladesh government established some credit programme for the vulnerable poor through Department of Youth Development Since then, it has been engaged in development activities of Bangladesh and has accepted the challenge for department of the socio-economic condition of the poor and youth people. The development efforts have been directed towards the solution of problems in respect of economic growth through undertaking viable income generating activities. It also helps in attaining self reliance, equitable

distribution and proper utilization of resources through skill development and creating a sound base for socio-economic development.

Involvement of rural poor in credit programme of Department of Youth Development is expected to uplift their lives in personal, social and economic dimensions by increasing access to and control over resources. Considering the importance of poverty reduction programme of this department the present study was undertaken with the following objectives:

1. To ascertain the extent of poverty alleviation of the beneficiaries participating in the credit programme of the Department of Youth Development;
2. To determine and describe some of the selected characteristics of the beneficiaries participating in credit programme of the Department of Youth Development;
3. To explore the relationship between the selected characteristics of the beneficiaries and poverty alleviation of the credit beneficiaries by the Department of Youth Development; and
4. To identify the severity of problems faced by the beneficiaries in receiving and utilizing the credit.

5.1.2 Null hypothesis

“There is no relationship between age, education, family size, farm size, training exposure, duration of involvement with DYD, credit received, organizational participation, cosmopolitaness, attitude towards DYD and poverty alleviation of the credit beneficiaries by the DYD.”

5.1.3 Methodology

The beneficiaries of the credit program of DYD of selected six villages of two unions of sadar upazila of Barisal district constituted the population of this study. One hundred beneficiaries of the credit program of DYD were selected proportionately and randomly as the sample of the study. The collected data were coded, compiled, tabulated and analyzed in accordance with the objectives of the study. Various statistical measures were used in describing the variables. For

exploring the relationship between the selected characteristics of the beneficiaries and their poverty alleviation, co-efficient of correlation test was used.

5.1.4 Findings

5.1.4.1 Poverty alleviation of the beneficiaries

The computed poverty alleviation of the beneficiaries ranged from 8 to 49 with an average of 23.19 and standard deviation of 10.677. It was observed that 37 percent of the respondents perceived low poverty alleviation while almost equal proportion (35 percent) of beneficiaries' perceived medium and 28 percent of the respondents perceived high poverty alleviation. Thus, the majority (72 percent) of the beneficiaries had low to medium poverty alleviation.

5.1.4.2 Characteristics of the beneficiaries

Age: The highest proportion of the beneficiaries (57 percent) felt in the middle aged young group while one-fifth (19 percent) felt in very young and one-fourth felt (24 percent) in senior young group. This finding indicated that middle and senior aged youth used more credit than that of very young group.

Education: The highest proportion of the beneficiaries (45 percent) had primary education while 28 percent could sign their name only and 4 percent had above secondary level of education. It is noted that satisfactory matter was that none of the beneficiaries were illiterate.

Family size: The highest proportion (73 percent) of the beneficiaries had medium family size as compared to 15 percent and 12 percent had small and large family size. Thus most of the beneficiaries (88 percent) had either small or medium families.

Farm size: The highest proportion (82 percent) of the beneficiaries had medium farm size as compared to 18 percent had small farm size.

Training exposure: The highest proportion (45 percent) of the beneficiaries received short training as compared to 32 percent and 23 percent perceived medium and long training.

Duration of involvement with DYD: Half (50 percent) of the beneficiaries had medium duration of involvement with DYD as compared to 20 percent and 30 percent had short and long duration of involvement with DYD.

Credit received: The highest proportion (40 percent) of the beneficiaries was medium credit recipient as compared to 32 percent and 28 percent were small and large credit recipient. Thus most of the beneficiaries (72 percent) had either small or medium credit recipient.

Organizational participation: The majority (57 percent) of the respondents had moderate organizational participation compared to 34 percent had low and only 9 percent had high organizational participation.

Cosmopolitaness: The majority (67 percent) of the respondents had medium cosmopolitaness compared to 14 percent had low and 19 percent had high cosmopolitaness.

Attitude towards DYD: The majority (61 percent) of the respondents had moderately favourable attitude towards DYD as compared to nearly one-third (30 percent) had high and a few (9 percent) of the respondents had less favourable attitude towards DYD.

5.1.5 Relationships between the selected characteristics of the beneficiaries and their poverty alleviation

Correlation result revealed that education, training exposure, duration of involvement of DYD, credit received, organizational participation, cosmopolitaness and attitude towards DYD had positive significant relationship with poverty alleviation of the beneficiaries while family size had negative significant relationship with poverty alleviation. The other characteristics such as age and farm size of the beneficiaries were not significantly related with their poverty alleviation.

5.1.6 Problems faced by the beneficiaries of DYD in receiving and utilizing credit

According to problem faced index (PFI), new loan is not issued until final repayment of installments ranked first followed by insufficient amount of credit as per demand and the total amount of credit could not use properly due to shortage of grace period where religious prejudice was ranked last.

5.2 Conclusions

Based on the findings of this study the following conclusions are drawn:

1. Majority (72 percent) of the beneficiaries had low to medium poverty alleviation. This fact indicates that the condition of poverty alleviation of the rural youth is not satisfactory to the desirable extent.
2. Though none of the respondent was illiterate, 28 percent of the respondents could sign their name only. So DYD should give emphasis on the improvement of this condition of the beneficiaries.
3. The highest proportion (45 percent) of the beneficiaries had short training exposure, so DYD should arrange more training programme for its beneficiaries on different income generating activities.
4. Most of the respondents (88 percent) had either small or medium family size. It is observed that big family size negatively influenced the poverty alleviation. Therefore, the necessary program might be introduced for the beneficiaries to make the family size in a manageable size.

5. Majority of the respondents (72 percent) had small to medium credit recipient, therefore, DYD should disburse more credit for poverty alleviation of its beneficiaries.
6. The respondents having favourable attitude towards DYD were more likely to have higher poverty alleviation. It may, therefore, be concluded that motivational work and various training programmes may increase favourable attitude towards DYD.
7. Duration of involvement of DYD, credit received, organizational participation and cosmopolitaness had positive significant relationship with poverty alleviation. Therefore, it may be concluded that the concerned authority should take necessary steps to increase these factors of their beneficiaries.
8. According to problem faced index (PFI), new loan was not issued until final repayment of installments ranked first followed by insufficient amount of credit as per demand and the total amount of credit could not use properly due to shortage of grace period. Therefore, it may be concluded that the concerned authority should take necessary steps to minimize these problems.

5.3 Recommendation

5.3.1 Recommendation for policy implication

On the basis of the conclusions of the study and logical interpretation, the following recommendations are formulated:

1. Majority (72 percent) of the beneficiaries had low to medium poverty alleviation. On the other hand, education, training exposure, duration of involvement of DYD, credit received, organizational participation, cosmopolitaness and attitude towards DYD had positive significant relationship with poverty alleviation. Therefore, it may be concluded that various motivational programme including training should be arranged by the concerned authority so that their beneficiaries could increase these facts and ultimately decrease poverty.

2. Credit was an important input, which supports other inputs higher production, and raising income of the beneficiaries. It is recommended to supply highest amount of credit which must be provided timely to the beneficiaries at low interest rates, with simple terms and conditions.
3. All the identified problems of the beneficiaries in receiving and utilizing the credit should be addressed by the higher personnel of DYD. It is, therefore, recommended that the DYD authorities should give attention for the solution of those problems as far as possible in order to make their programme successful.

5.3.2 Recommendation for further research

1. Poverty alleviation of the beneficiaries as organized by DYD may be determined by using other methods. Future studies should be conducted in this connection.
2. Relationships of ten characteristics of the beneficiaries with their poverty alleviation have been investigated in this study. Further research should be conducted to explore the relationships of other characteristics of the beneficiaries with poverty alleviation.
3. Only 12 problems were considered for the study. More research should be conducted to identify other problems and their solutions aimed at poverty alleviation.
4. The research was conducted only one upazila of Bangladesh. Further research should be conducted in similar areas of Bangladesh.
5. The research was conducted on the beneficiaries of DYD only. Similar research should be conducted on other GOs, NGOs and private extension providers of Bangladesh.

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Appendix-A

**Department of Agricultural Extension And Information System
Sher-e-Bangla Agricultural University, Dhaka-1207.**

English Version of Interview schedule for data collection on

**“PROVERTY ALLEVIATION OF THE CREDIT BENEFICIARIES BY
THE DEPARTMENT OF YOUTH DEVELOPMENT”**

Name of the respondent	:		Serial No.	:	
Father's Name	:		Date	:	
Address	:				
Village	:		Union	:	
Thana	:		District	:	

Please answer the following question:

01. Age:

What is your present age?.....year

02. Education:

Please mention your educational qualification:

- a) I cannot read or write.....
- b) I can sign only.....
- c) I have studied up to class.....

03. Family size :

Please mention the total number of your family members.....

04. Farm size:

Please indicate the area of land in your possession				
SL. No.	Type of land use	Land area		
		Local Unit	Acre	Hectare
01.	Homestead area			
02.	Land under own cultivation			
03.	Land taken from others on lease			
04.	Land given to others on barga			
05.	Land taken from others on barga			

05. Training :

Have you received any training from any government or any NGO's? Yes / Not.
If you received any training, please furnish the following information-

SL. No.	Name of the training course	Training organization	Duration of training (No. of days)
01.			
02.			
03.			
04.			

06. Duration of involvement with Department of Youth Development:.....years.

07. Please mention your credit received from Department of Youth Development:

Sl. No.	Year	Amount of received loan	Purpose of using loan	Amount of used loan according to purpose (%)	Profit/ Loss (%)
1.					
2.					
3.					
4.					
5.					
Total					

08. Organizational participation:

Please give information relating to your participation in the below stated organization.

SL. No.	Name of the organization	No participation	Nature of participation and duration (year)		
			Ordinary member	Member of executive committee	Executive officer
1.	Youth club				
2.	Mass literacy committee				
3.	School Committee				
4.	Mosque Committee				
5.	Fishery project Committee				
6.	Village defense party				
7.	Landless group				
8.	Others				

09. Cosmopolitaness

Please indicate the number of limit you visit the following places within the specified period

SL. No.	Place of visit	Limit of visit				
		Regularly	Often	Occasionally	Rarely	Not at all
01.	Market/relatives/friends, familiar home outside his own village per week					
02.	Union parishad office per month					
03.	Other union pariashad per month					
04.	Own upazila sadar per three months					
05.	Other upazila sadar per three months					
06.	Own district sadar per six months					
07.	Other district sadar per year					
08.	Divisional head quarter per year					
09.	Capital city per year					

10. Attitude towards Department of Youth Development (DYD):

Please express your attitude towards DYD in the following aspect						
Sl. No.	Statement	Strongly agree	Agree	No opinion	Dis-agree	Strongly disagree
01. (+)	I'm happy to receive loan from Department of Youth Development (DYD)					
02. (+)	Department of Youth Development's (DYD) credit program is very important for uplifting socio-economic status of the poor landless people					
03. (-)	My prestige has been hampered due to receiving the loan					
04. (-)	High rate of interest rate rather than other organizational rate of interest					
05. (+)	Department of Youth Development's (DYD) credit program is better than any other poverty alleviation program					
06. (-)	The amount of credit is not sufficient as per demand					
07. (+)	Development has been occurred in receiving my loan					
08. (-)	Some beneficiaries left Department of Youth Development's (DYD's) credit program due to critical management					

11. Annual family income and their change

Please mention your income and their change from the following sources

Sl. No.	Sources of income	Income without the help of DYD (Tk.)	Income with the help of DYD (Tk.)	Total (Tk.)
1.	Cereals			
2.	Pulses			
3.	Oils			
4.	Spices			
5.	Vegetables			
6.	Fruits			
7.	Bamboo cultivation			
8.	Supply of irrigation water			
9.	Beef fattening			
10.	Milking cow			
11.	Poultry rearing			
12.	Fish cultivation			
13.	Small business			
14.	Tea stall			
15.	Sewing machine			
16.	Cloth business			
17.	Rickshaw/van driving			
18.	Handicrafts			
19.	Service			
20.	Lease or bogra of land			
Total				

% change:

12. Problem faced in receiving and utilizing of credit

Sl. No.	Items	Extent of problems			
		Serious problem	Moderate problem	Little problem	No problem
1.	Insufficient amount of credit as per demand				
2.	New loan is not issued until final repayment of installments (kisti)				
3.	Not getting credit at the time of need				
4.	The total amount of credit could not proper use due to shortage of grace period				
5.	The misuse of credit for repayment of former loan				
6.	The amount of loan depends on savings of the respondent as a results amount of loan is inadequate				
7.	The misuse of credit for buying food				
8.	Failure to proper use of the loan				
9.	The misuse of credit for social activities				
10.	False propaganda of the fatuabuz				
11.	Religious prejudice				
12.	High rate of interest				

Thank you for your co-operation.

Signature of the interviewer with date

Appendix-B

Correlation Matrix

	X ₁	X ₂	X ₃	X ₄	X ₅	X ₆	X ₇	X ₈	X ₉	X ₁₀	Y
X ₁	1										
X ₂	.016	1									
X ₃	.025	.272**	1								
X ₄	.210*	.344**	.103	1							
X ₅	.066	.080	.136	.062	1						
X ₆	.099	.237*	.212*	.067	.100	1					
X ₇	.046	.197*	.313**	-.221*	.076	.222*	1				
X ₈	.050	.104	.198*	-.109	.250*	.245*	.218*	1			
X ₉	.062	.246*	.160	.063	.971**	.213*	.314*	.228*	1		
X ₁₀	.066	.286**	.216*	.196	.111	.283*	.199*	.212*	.182*	1	
Y	.030	.217*	.264**	-.236*	.145	.359*	.471*	.283**	.226*	.457**	1

* Significant at 0.05 level with 98 df

** Significant at 0.01 level with 98 df

X₁ = Age

X₂ = Education

X₃ = Training exposure

X₄ = Family size

X₅ = Farm size

X₆ = Duration of involvement with DYD

X₇ = Credit received

X₈ = Organizational participation

X₉ = Cosmopolitness

X₁₀ = Attitude towards DYD

Y = Income change

Correlations matrix

	AGE	EDU	TRAINING	FAMILYSI	F.SIZE	DURATION	CREDITFA	ORGANIXA	COSMOPO	ATIITUDE	INCOMECH
AGE	1										
EDU	.016	1									
TRAINING	.025	.272(**)	1								
FAMILYSI	.210(*)	.344(**)	.103	1							
F.SIZE	.066	.080	.136	.062	1						
DURATION	.099	.237(*)	.212(*)	.067	.100	1					
CREDITFA	.046	.197(*)	.313(**)	-.221(*)	.076	.222(*)	1				
ORGANIXA	.050	.104	.198(*)	-.109	.250(*)	.245(*)	.218(*)	1			
COSMOPO	.062	.246(*)	.160	.063	.971(**)	.213(*)	.314(*)	.228(*)	1		
ATIITUDE	.066	.286(**)	.216(*)	.196	.111	.283(*)	.199(*)	.212(*)	.182(*)	1	
INCOMECH	.030	.217(*)	.264(**)	-.236(*)	.145	.359(**)	.471(**)	.283(**)	.226(*)	.457(**)	1

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).